Listing of Claims/Amendments to the Claims.

The listing of claims that follows will replace all prior versions in the application.

1.   (Currently Amended) A computerized system for implementing a credit card program rewarding use of a credit card by the credit card holder, comprising:

a credit card issued by an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means for said issuer to settle one or more credit card transactions of said holder,

a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said credit card transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits,

means associated with said computer for determining whether at least one of said credit card transactions made by said holder complies with a set of pre-defined program rules, said pre-defined program rules ~~permitting~~including objective criteria by which said holder is rewarded based on the purchase using said credit card of at least one of goods and services of any provider of goods or services regardless of whether there is a co-branding relationship between said issuer and said provider associated with said credit card,

a rebate tally for said holder stored in said database, said rebate tally representing rebate credits earned by said holder based on ones of said credit card transactions that comply with said pre-defined program rules less any rebate payments paid by said issuer to said holder, said rebate tally being automatically updated in said database in response to said ones of said credit card transactions that comply with said pre-defined program rules without notice from said holder and said provider, and

- 3 -

a rebate payment from said issuer to said holder based on said rebate tally and being provided without affecting any point-of-sale credit card transactions of said holder, said rebate payment being unrestricted by said issuer and said provider as to use by said holder.

2.   (Previously Amended) The computerized system of claim 1, wherein said rebate payment is the lesser of a portion of at least one of (i) said ones of said credit card transactions that comply with said pre-defined program rules and (ii) said rebate tally.

3.   (Previously Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said rebate credits are based on one of (i) a fixed percentage of the sum of all ones of said credit card purchase transactions that comply with said pre-defined program rules, and (ii) a variable percentage of the sum of all ones of said credit card purchase transactions that comply with said pre-defined program rules based on a preselected period of time.

4.   (Canceled)

5.   (Canceled)

6.   (Canceled)

7.   (Canceled)

8.   (Previously Amended) The computerized system of claim 1, wherein the application of said rebate credits to said rebate payment is capped at a maximum amount incurred in a preselected period of time.

9.   (Canceled)

10.   (Canceled)

- 4 -

11.   (Previously Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said rebate payment is one of (i) a fixed amount and (ii) a percentage of said ones of said credit card purchase transactions that comply with said pre-defined program rules.

12.   (Canceled)

13.   (Previously Amended) The computerized system of claim 1, wherein said one or more credit card transactions include at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance, said rebate tally including at least a portion of said at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance.

14.   (Previously Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said credit card purchase transactions include at least one of purchasing and leasing a particular type of goods from any manufacturer of said particular type of goods to comply with said pre-defined program rules.

15.   (Previously Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said credit card purchase transactions include at least one of purchasing a new car, purchasing a used car, leasing a new car and leasing a used car to comply with said pre-defined program rules.

16.   (Original) The computerized system of claim 15, wherein said pre-defined program rules include requiring said holder to provide a sales receipt and a change of title of said car to said issuer.

- 5 -

17.   (Previously Amended) The computerized system of claim 1, further comprising a second credit card issued by said issuer to a second holder to effect one or more credit card transactions, said credit card transactions of said second holder being added to said rebate tally.

18.   (Canceled)

19.   (Previously Amended) The computerized system of claim 1, wherein said rebate from said issuer to said holder is in the form of at least one of a check forwarded to said holder from said issuer and a credit to said current balance of said holder.

20.   (Currently Amended) A computerized method of providing a reward to a credit card holder for use of the credit card, comprising the steps of:

issuing a credit card from an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means for said issuer to settle one or more credit card transactions of said holder,

providing a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said credit card transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits,

determining using said computer whether at least one of said credit card transactions made by said holder complies with a set of pre-defined program rules, said pre-defined program rules permittingincluding objective criteria by which said holder is rewarded based on the purchase using said credit card of at least one of goods and services of any provider of goods or services regardless of whether there is a co-branding relationship between said issuer and said provider associated with said credit card,

- 6 -

storing in said database a rebate tally for said holder, said rebate tally representing rebate credits earned by said holder based on ones of said credit card transactions that comply with said pre-defined program rules less any rebate payments paid by said issuer to said holder, said rebate tally being automatically updated in said database in response to said ones of said credit card transactions that comply with said pre-defined program rules without notice from said holder and said provider, and

paying a rebate from said issuer to said holder based on said rebate tally without affecting any point-of-sale credit card transactions of said holder and without restriction by said issuer and said provider as to use by said holder.

21.   (Previously Amended) The computerized method of claim 20, wherein said rebate is the lesser of a portion of at least one of (i) said ones of said credit card transactions that comply with said pre-defined program rules and (ii) said rebate tally.

22.   (Previously Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said rebate credits are based on one of (i) a fixed percentage of the sum of all ones of said credit card purchase transactions that comply with said pre-defined program rules, and (ii) a variable percentage of the sum of all ones of said credit card purchase transactions that comply with said pre-defined program rules based on a preselected period of time.

23.   (Canceled)

24.   (Canceled)

25.   (Canceled)

26.   (Canceled)

27. (Previously Amended) The computerized method of claim 20, wherein the application of said rebate credits to said rebate is capped at a maximum amount incurred in a preselected period of time.

28. (Canceled)

29. (Canceled)

30. (Previously Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said rebate is one of (i) a fixed amount and (ii) a percentage of said ones of said credit card purchase transactions that comply with said pre-defined program rules.

31. (Canceled)

32. (Previously Amended) The computerized method of claim 20, wherein said one or more credit card transactions include at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance, said rebate tally including at least a portion of said at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance.

33. (Previously Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said credit card purchase transactions include at least one of purchasing and leasing a particular type of goods from any manufacturer of said particular type of goods to comply with said pre-defined program rules.

- 8 -

34. (Previously Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said credit card purchase transactions include at least one of purchasing a new car, purchasing a used car, leasing a new car and leasing a used car to comply with said pre-defined program rules.

35. (Original) The computerized method of claim 34, wherein said pre-defined program rules include requiring said holder to provide a sales receipt and a change of title of said car to said issuer.

36. (Previously Amended) The computerized method of claim 20, further comprising the steps of:

issuing a second credit card to a second holder, and

storing a second rebate tally for said second holder in said database,

wherein at least a portion of said second rebate tally is added to said rebate tally.

37. (Canceled)

38. (Previously Amended) The computerized method of claim 20, wherein said rebate from said issuer to said holder is in the form of at least one of a check forwarded to said holder from said issuer and a credit to said current balance of said holder.

39. (Currently Amended) A computerized method for providing a credit card rebate to a credit card holder rewarding the card holder for use of the credit card, comprising the steps of:

providing a data-processing computer including a database,

retrieving information associated with one or more purchases made by a credit card holder using a credit card issued from an issuer to said holder, said credit card representing

- 9 -

an available line of credit from said issuer for said holder and providing means for said issuer to settle said credit card purchases of said holder,

storing said credit card purchase information in said database,

determining using said computer whether ones of said credit card purchases comply with a set of pre-defined program rules, said pre-defined program rules ~~permitting~~including objective criteria by which said holder is provided with a rebate reward based on the purchase using said credit card of at least one of goods and services of any provider of goods or services regardless of whether there is a co-branding relationship between said issuer and said provider associated with said credit card,

calculating a rebate reward credit for each of said ones of said credit card purchases determined to be in compliance with said pre-defined program rules, said rebate reward credit based on at least a portion of the associated one of said credit card purchases that comply with said pre-defined program rules,

maintaining a tally of rebate reward credits in said database, and

automatically paying a rebate reward from said issuer to said holder based on at least a portion of said tally in response to at least one purchase transaction of said holder that complies with said pre-defined program rules and without intervention of said holder and said provider, said rebate reward payment not exceeding a maximum threshold amount preselected by said issuer and not affecting any point-of-sale credit card purchases of said holder.